

REMARKS

In the Office Action mailed October 2, 2003, the Examiner noted that claims 1-31 were pending, and rejected all claims. Claims 1, 11, 14, 19 and 25 - 31 have been amended, new claim 32 has been added and, thus, in view of the forgoing claims 1-32 remain pending for reconsideration which is requested. No new matter has been added. The Examiner's rejections are traversed below.

In the Office Action the Examiner rejected all claim under 35 U.S.C. § 102 or under 35 U.S.C. § 103 over various combinations of Block, Griffin and Jagadish.

An interview was conducted with the Examiner during which the teachings of Block and the invention were discussed. As discussed with the Examiner, Block teaches usage type events where the event is initiated by the user, such as the user making (initiating) a telephone call for which the user needs to be charged. The present invention is directed at pricing events that are not initiated by the user but are rather initiated and created by the system, such as a recurring service charge. These types of events can be characterized as non-usage type system initiated and created events. These events are priced substantially immediately (as they become available, at a first opportunity, responsive to the creation, etc) rather than later when a bill is prepared, a payment is made or an account inquiry is received. As a result, the present invention improves the speed of a system, such as a billing system, that needs priced events to provide an accurate up-to-date balance in real time. Because the non-usage events are already priced at the first opportunity, the billing system does not need to spend the time to have events priced at the time a balance is requested. The claims have been amended pursuant to the discussions with the Examiner to emphasize that the system initiated and created events are non-usage events and that they are priced when available (etc.), such that, as recognized by the Examiner, they distinguish over Block.

Griffin and Jagadish also do not teach or suggest a system that prices system initiated and created non-usage events substantially immediately.

It is submitted that the invention of independent claims distinguishes over the prior art and withdrawal of the rejection is requested.

The dependent claims depend from the above-discussed independent claims and are patentable over the prior art for the reasons discussed above. The dependent claims also recite additional features not taught or suggested by the prior art. For example, claim 3 emphasizes that the pricing is independent of a billing process. The prior art does not teach or suggest

such. The remaining dependent claims also emphasize patentably distinguishing features. It is submitted that the dependent claims are independently patentable over the prior art.

New claim 32 emphasizes that the system initiated and created non-usage events are priced when received. As discussed above, the prior art does not teach or suggest such. It is submitted that the new claim, which is different and not narrower than prior filed claims, distinguishes over the prior art.

It is further submitted that the claims are not taught, disclosed or suggested by the prior art. The claims are therefore in a condition suitable for allowance. An early Notice of Allowance is requested.

If any further fees, other than and except for the issue fee, are necessary with respect to this paper, the U.S.P.T.O. is requested to obtain the same from deposit account number 19-3935.


Respectfully submitted,

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